

Lin v. MetLife

**07 civ. 3218**

**EXHIBIT K**

Metropolitan Life Insurance Company  
One MetLife Plaza  
27-01 Queens Plaza North  
Long Island City, New York, NY 11101



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**VIA FEDERAL EXPRESS**

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**Re:** *Lin v. MetLife, Index No. 07-CV-3218 (S.D.N.Y.)*  
*Policy No. 204 126 416 ET*

Dear Eric:

Enclosed please find company guidelines responsive to your requests, bates stamped CONFIDENTIAL ML 1091-1106. Please utilize in accordance with our confidentiality agreement. Thank you.

If you have any questions, please feel free to call me.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Tomasita L. Sherer".

Tomasita L. Sherer

Enclosures

**Text****Cholesterol  
(Hyperlipidemia, Hypercholesterolemia)****Lipids**

Total Cholesterol mg/dl	Cholesterol / HDL Ratio			
	< 3.5	3.5 - 6.0	6.1 - 10	> 10
< 200	0	0	0	Refer to Med Dir
200 - 240	0	0	0	+25
241 - 300	0	0	0	+50
301 - 350	0	0	+50	+100
351 - 400	0	+50	+100	+200
> 400	Refer to Med Dir	Refer to Med Dir	Refer to Med Dir	Refer to Med Dir

**Cholesterol HDL Ratio not available****Isolated Triglyceride Elevations**

Triglycerides may be elevated in a nonfasting specimen. Fasting status should be taken into account when evaluating isolated triglyceride elevations.

≤400	+0
401 - 800	+50
> 800	Refer to Med Dir

(VERSION NOTE This topic replaces and supersedes its previous version OUTDATED-Cholesterol Rating Schedule V0 as of April 3, 2001)

**Liver Function Tests**

**Other Tests**

**Medications**

**Info**

**Text**

**Key Factors**

**Alkaline phosphatase** Normal range 30 - 115 U/L

No other LFT abnormalities or history of malignancy

**Adolescents**

To 345 (or 3 times lab normal)

+ 0 (May be considered for Select Preferred/Elite)

Refer to Med Dir

346 up

**Pregnant Females**

To 230 (or 2 times lab normal)

+ 0 (May be considered for Select Preferred/Elite)

Refer to Med Dir

231 up

**All Others**

During healing phase of bone fracture or following bone surgery

I.C.

Otherwise:

To 185

+ 0

186 - 230

+ 50 to + 100

231 up -

Refer to Med Dir (Usually Decline)

**With other LFT abnormalities or history of malignancy**

May require current evaluation

Refer to Med Di

Sum ratings to Decline

**Bilirubin** Normal range 0.5 - 1.5

Cause unknown

+ 0

Up to 3.5 mg/dl

+ 50 to 100 up

Over 3.5 mg/dl - Refer to Med Dir

Cause known

Rate for cause

All

**GGT/ ALT/ AST Ratings**

(VERSION NOTE This topic replaces and supersedes its previous version OUTDATED-Liver Function Tests Rating Schedule V0 as of February 8, 2003)